

mc 10/08/08 3:51:37
BK 2,954 PG 731
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This instrument prepared by and Return to:

R. Spencer Clift, III
Baker, Donelson, Bearman, Caldwell and Berkowitz, PC
Suite 2000
First Tennessee Building
165 Madison Avenue
Memphis, TN 38103
Telephone: (901)526.2000

Indexing Instructions:

Lot 160, Section A
Stonehedge Place Patio Homes
Section 29, Township 1S, Range 7W
Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 30, 2008, Cheryl Jordan, executed a Deed of Trust (the "Deed of Trust") conveying certain real property to Jeanine B. Saylor as Trustee, for the benefit of Magna Bank, a Federal Savings Bank, which Deed of Trust is recorded at Book 2,931, Page 93 in the Office of the Chancery Court Clerk, Desoto County, Mississippi, pertaining to the property described in said Deed of Trust situated in said County and State;

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any subsequent holder of the note and debt instruments secured by said Deed of Trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the said property is located; and

WHEREAS, said Magna Bank, a Federal Savings Bank, is the owner and holder of the note and debt instruments secured by the aforesaid Deed of Trust; and

WHEREAS, under the terms of said Magna Bank, a Federal Savings Bank, is authorized and empowered to appoint and substitute another trustee in the place and stead of the original trustees named therein in said Deed of Trust or in place of any succeeding trustee; and

NOW, THEREFORE, Magna Bank, a Federal Savings Bank, does hereby appoint and substitute R. Spencer Clift, III, in the place and stead of Jeanine B. Saylor, the original trustee named in said Deed of Trust. The said R. Spencer Clift, III is hereby given all rights, powers, and privileges of the original trustee or any subsequently appointed substitute trustee as Trustee in said Deed of Trust

WITNESS, my signature, this the 7th day of October, 2008.

Magna Bank, A Federal Savings Bank

By: Anne B. Davenport

Name: Anne B. Davenport

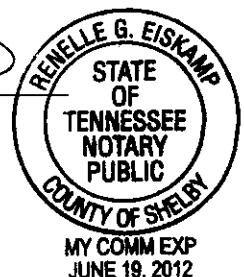
Its: Senior Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, Renelle G. Eiskamp, a Notary Public in and for the State and County aforesaid, personally appeared **Anne B. Davenport**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be a Senior Vice President of Magna Bank, a Federal Savings Bank, the within named bargainor and that she as such Senior Vice President, being duly authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the association by herself as such Senior Vice President.

WITNESS my hand and seal at office, on this the 7th day of October, 2008

Renelle G. Eiskamp
Notary Public



My Commission Expires: _____